

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Robert O. Keller, Jr.  
Debtor

Case No. 14-04390-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: DDunbar  
Form ID: 3180W

Page 1 of 1  
Total Noticed: 22

Date Rcvd: Mar 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2018.

db  
4548031 +Robert O. Keller, Jr., 333 South Arlington Avenue, Harrisburg, PA 17109-4104  
4548033 +ANESTHESIA ASSOCIATES OF YORK PA, PO BOX 1259, DEPT 92667, OAKS, PA 19456-1259  
4597937 +BERTHA E. KELLER, 34 NORTH MAIN ST, MANCHESTER, PA 17345-1402  
4562820 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
4601060 M&T BANK, PO BOX 1508, BUFFALO, NY 1424-1508  
4548038 M&T BANK, PO BOX 1508, BUFFALO, NY 14540-1508  
4548040 +NORTHLAND GROUP, INC., PO BOX 390905, EDINA, MN 55439-0905  
4548041 +THE HOME DEPOT, PO BOX 790328, SAINT LOUIS, MO 63179-0328  
4548042 +TIMOTHY G. COUGHLIN DDS, 1425 NORTH GEORGE ST, YORK, PA 17404-2014  
4548042 +WELLSPAN, PHYSICIAN BILLING SERVICES, 1803 MT. ROSE AVE. - SUITE B3, YORK, PA 17403-3051  
4548043 YORK CITY TREASURER, SOUTH GEORGE ST, 1ST FLR, YORK, PA 17401-1409  
4548044 +YORK COUNTY TAX CLAIM BUREAU, 28 E. MARKET STREET, YORK, PA 17401-1501  
4548045 YORKTOWNE UROLOGY PC, 2350 FREEDON WAY, STE 102, YORK, PA 17402-8265

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. cr

E-mail/Text: camanagement@mtb.com Mar 08 2018 19:10:47 M&T Bank, 1100 Wehrle Drive, Williamsville, NY 14221  
4548032 EDI: BANKAMER.COM Mar 08 2018 23:58:00 BANK OF AMERICA, PO BOX 982235, EL PASO, TX 79998-2235  
4548034 E-mail/Text: cms-bk@cms-collect.com Mar 08 2018 19:10:45 CAPITAL MANAGEMENT SERVICES, 698 1/2 SOUTH OGDEN ST, BUFFALO, NY 14206-2317  
4548035 EDI: DISCOVER.COM Mar 08 2018 23:58:00 DISCOVER, PO BOX 30943, SALT LAKE CITY, UT 84130  
4556022 EDI: DISCOVER.COM Mar 08 2018 23:58:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
4548036 EDI: RMSC.COM Mar 08 2018 23:58:00 LOWES, PO BOX 103080, ROSWELL, GA 30076  
4548037 E-mail/Text: camanagement@mtb.com Mar 08 2018 19:10:47 M&T BANK, 4950 JONESTOWN ROAD, HARRISBURG, PA 17109  
4597612 EDI: PRA.COM Mar 08 2018 23:58:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
4548039 EDI: SEARS.COM Mar 08 2018 23:58:00 SEARS, PO BOX 6283, SIOUX FALLS, SD 57117-6283  
TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 10, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
Joshua I Goldman on behalf of Creditor M&T bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
Steven P. Miner on behalf of Debtor 1 Robert O. Keller, Jr. sminer@daleyzucker.com, aewing@daleyzucker.com  
Thomas I Puleo on behalf of Creditor M&T tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1 Robert O. Keller Jr.  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:14-bk-04390-RNO**

Social Security number or ITIN **xxx-xx-8991**

EIN --

Social Security number or ITIN --

EIN --

**Order of Discharge**

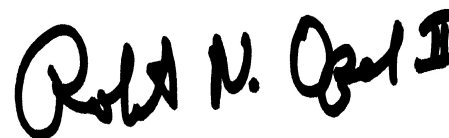
12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert O. Keller Jr.

March 8, 2018

By the  
court:



Honorable Robert N. Opel, II  
United States Bankruptcy Judge

By: DDunbar, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**